Student Financial Assistance

Notice of Availability of Institutional and Financial Aid Information

Applying for Financial Aid, and How Financial Aid is Determined

To be considered for financial aid at SCC, a student must:

- Apply and be accepted by the college.
- Complete the FAFSA or Renewal Application.
- Provide an SCC Financial Aid Information Form and any other requested documents for completion of the student's financial aid file.

SCC uses the Free Application for Federal Student Aid (FAFSA) as the basis of the financial aid process. SCC does not require a separate institutional aid application for financial aid.

In order to be considered eligible for the Title IV aid at SCC, the student must meet the following criteria at a minimum. Additional eligibility criteria exist for individual federal/state programs:

- Be enrolled as a regular student in an eligible program
- Not be enrolled simultaneously in elementary or secondary school
- Meet one of the following academic criteria (please note that eligibility under the ability to benefit option or 6 credit hour towards degree will not be available for students who begin their program after 7/1/12):
  1. Have a high school diploma or its recognized equivalent (e.g., HiSET)
  2. Have a passing score on an approved ability-to-benefit test;
  3. Has completed 6 credit hours toward current degree.
  4. Be home schooled, and obtain a secondary school completion credential for home schooling provided by the student’s home state, if one is offered, or
  5. Have completed a secondary school education in a home school setting that qualifies as an exemption from compulsory attendance requirements under state law.
- Have a valid Social Security Number with the Social Security Administration, if required
- Be a U.S. citizen or eligible non-citizen
- Be registered with Selective Service, if required
- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements
- Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan or, if liable, have made satisfactory repayment arrangements
- Be making satisfactory academic progress (SAP)
- Not have property which is subject to a judgment lien for a debt owed to the U.S. or, if subject to a judgment lien, have made satisfactory repayment arrangements
- Has not been convicted of an offense involving the possession or sale of illegal drugs while within a term for which he or she received Title IV aid.

Assistance Available from Federal, State, Local and Institutional Programs

Students attending Southeastern Community College may be eligible to receive financial assistance from the following programs. Students must qualify for aid according to the criteria established for each program.
1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant
3. Work Study - Federal
4. Direct Subsidized/Unsubsidized Loans
5. Direct Plus Loan
6. Iowa Vocational - Technical Tuition Grants
7. Iowa Kibbie Grant
8. Iowa Grant
9. Iowa National Guard Tuition Assistance
10. Iowa Gear UP
11. Iowa College Access Summer Help (CASH) Iowa
12. Vocational Rehabilitation Funds
13. Workforce Investment Act Funds
14. Veterans Benefits
15. Southeastern Community College Scholarship Foundation
16. Scholarships Administered by the SCC Financial Aid Office

*In addition to the programs cited above, students should explore private sources of financial assistance.

**Federal Pell Grant:**

The eligibility for a Federal Pell Grant is determined by the Federal Department of Education. The Department documents the students' eligibility by the Expected Family Contribution (EFC) number reported on the Institutional Student Information Report (ISIR). The Pell Grant is adjusted according to the student's enrollment status (full-time, three-quarter time, half-time or less than half-time). Grants, such as the Pell Grant, do not have to be repaid. All students at Southeastern will receive their Pell Grant in two disbursements, 50% in the fall semester and 50% in the spring semester. If the student attends less than full-time during the academic year, he/she will then have remaining Pell eligibility for the summer term.

If the student does not use his/her entire grant to pay tuition and books, the balance will be forwarded no later than 14 days after a balance occurs on his/her account. Should the necessary financial aid forms not be submitted to the Financial Aid Office by the 14th day, balance checks will be forwarded to the student after any remaining tuition and fees have been subtracted from the student's award.

A student's Pell award will be recalculated only when there is a change in enrollment status up to the end of the 100% refund period. For students enrolled and attending as of the census date of a term, courses added after this date will not impact a student's enrollment level.

**Federal Supplementary Educational Opportunity Grant:**

To be eligible for an FSEOG award at SCC, a student must:

1. Not have earned a baccalaureate degree.
2. Have applied for a Federal aid and have been determined eligible for a Federal Pell Grant with expected family contribution (EFC) of 0.
3. Have an enrollment status of at least half-time.
4. Awards are made by order of file completion.

If the student does not use his/her grant to pay tuition and books, the balance will be forwarded no later than 14 calendar days after a balance occurs on the student's account. Should the necessary financial aid forms not be submitted to the Financial Aid Office by the 14th day, balance checks will be forwarded to the student after any remaining tuition and fees have been subtracted from the student's award.

**Federal Work Study:**

The Federal Work Study Program provides students with an opportunity to earn money to assist with costs related to school attendance. To be considered for eligibility, a student must have a SAR or ISIR on file in the Financial Aid Office. In addition, the student must be pre-registered or currently enrolled at least halftime (6 credit hours) for the fall and spring terms.

The student's cost of attendance is based upon their enrollment level. A budget is constructed which will reflect the student's maximum earning potential.

Students are made aware of job openings via the campus newspapers, posting of vacancies notices, SCC website and word of mouth. Interested students contact the Financial Aid Office which determines eligibility and arranges a conference with the supervisor and the student. The salary for FWS workers is reviewed annually and is published on the Part-Time Hourly Salary Schedule. No student will receive less than minimum wage.

Student workers are assigned supervisors and perform tasks which fit the job descriptions for each job.

FWS paychecks are available on the same schedule as college faculty paychecks. The 15th and the last day of each month are the designated dates.

**Direct Subsidized/Unsubsidized Student Loan:**

Direct Loans, from the William D. Ford Federal Direct Loan (Direct Loan) Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education (the Department) at participating schools.

Southeastern Community College adheres to "Scheduled Academic Year" regulations in administering student loans with one exception. The "Evening & Weekend Nurses Program" uses "Borrower-Based Academic Year".

**Direct Plus Loan:**

This loan program is available to the parents of dependent students. The PLUS loan is based on the student's cost of attendance and other financial aid received.
**Iowa Vocational-Technical Tuition Grants:**

The Iowa Vocational-Technical Tuition Grant Program is for students enrolling in career education (vocational-technical) courses at Iowa community colleges. These grants range from $1 to $1200 based on enrollment. To be eligible you must be:

1. A resident of Iowa as defined by the State Board of Regents
2. An American citizen or in the United States on a permanent visa, and
3. Enrolled, or planning to enroll, in a career education course that lasts at least 12 weeks.

Liberal arts (AA) students are not eligible to receive these grants.

**Iowa Kibbie Grant:**

The Iowa Kibbie Grant is awarded to students enrolled in an Iowa Kibbie Grant eligible major (specific vocational programs). Students must have an ISIR receipt date prior to July 1st of the academic year for which the award is being considered. As the EFC increases, so does the Iowa Kibbie Grant. The amount of the Iowa Kibbie Grant is based upon guidance received by the Iowa College Student Aid Commission and may fluctuate from year to year (and based upon the availability of funding).

**Iowa Grant:**

The Iowa Grant is awarded to exceptionally needy Iowa residents. Southeastern's policy for awarding this grant is by order of file completion to students that are not eligible for the Iowa Vocational Technical Grant and an EFC of one to 2500. This grant will not be awarded to a student who has been awarded FSEOG or vice versa. The maximum award amount for the Iowa Grant is currently $250 per semester. Award amounts are based upon guidance received by the Iowa College Student Aid Commission and may fluctuate from year to year (and based upon the availability of funding).

**Iowa National Guard Tuition Assistance:**

The authorization for payment of educational benefits associated with the Iowa National Guard is obtained via electronic announcement provided by the Iowa College Student Aid Commission. A current National Guard Payment record can be accessed in the SCC Financial Aid Office. Only students appearing on the provided electronic announcement will be awarded Iowa National Guard educational benefits. The amount of benefit awarded is based on the student's cost of tuition.

**Iowa College Access Summer Help (CASH) Iowa**

The Iowa College Access Summer Help (CASH) program is funded through a portion of Federal College Access Challenge Grant funds. The program is need-based and provides Pell-eligible, degree seeking students who exhausted Pell Grant eligibility during the academic year with summer grant funding. A participating college/university must be eligible to participate in
federal student aid programs authorized under Title IV of the Higher Education Act of 1965, as amended.

Iowa CASH recipients are eligible to receive maximum awards of $1,800 for the summer 2015 semester. Awards may not exceed the recipient’s financial need or cost of attendance.

_Iowa Gear UP_

The GEAR UP Iowa Scholarship provides awards of up to $2,600 per year to students who are part of the GEAR UP Iowa state-wide cohort. Scholarships are sent directly to the college/university that the student is attending and can be used to pay for tuition/fees, room/board, books/supplies, and personal/living expenses while in college.

To receive Scholarship funds, each student must:

- Have a high school diploma, high school equivalency diploma (HiSET/GED), or home school diploma
- Be a GEAR UP Iowa Program participant, as certified by GEAR UP Iowa staff at Iowa College Aid
- Be a U.S. citizen or eligible non-citizen as defined by the Free Application for Federal Student Aid (FAFSA)
- Be under the age of 22 upon first receipt of Scholarship funds
- Enroll in at least 3 semester hours (or trimester or quarter equivalent) in a Title IV eligible undergraduate program of study* at a Title IV college/university** in Iowa or out-of-state
- Complete a 2015-16 FAFSA and in each subsequent year
- Meet the Satisfactory Academic Progress policies of their college/university to receive the Scholarship in subsequent years

_Vocational Rehabilitation Funds:_

The authorization of Vocational Rehabilitation funds is provided by SCC’s Vocational Rehabilitation Office via written contract.

_Workforce Investment Act Funds:_

The authorization for Workforce Investment Act funding is provided to SCC’s Financial Aid Office by a Workforce Investment Act representative. Aid under this program is awarded to the student under the terms and conditions outlined within the contractual agreement.

_Veterans Benefits:_

Veterans benefits (with the exception of the Iowa National Guard Tuition Assistance program) are administered through the VA adviser located at each campus location. The VA advisers are not part of the staff of the Financial Aid Office.

_Southeastern Community College Scholarship Foundation:_

SCC’s Financial Aid Office does not oversee scholarships applied for and awarded by the SCC Foundation Office. Information concerning foundation scholarship application procedures and award selection criteria can be found by contacting the SCC Foundation Office. SCC's
Financial Aid Office does require donors and scholarship providers to provide verification of a scholarship awarded to any SCC students. This verification is normally provided by the donor/student via an award letter (normally sent to the student by the donor congratulating him or her on the award). In addition, students will not have access to scholarship funds needed to pay tuition or book charges until such funds are received by SCC's Business Office from the donor/provider.

_Scholarships administered by the SCC Financial Aid Office:_

SCC's Financial Aid Office administers the Trustees and Trustees Minority scholarships. SCC makes available the Trustees scholarship to the valedictorian and salutatorian of the graduating class in any state accredited public or parochial high school in Iowa, Illinois and Missouri. The scholarship is renewable for a second year of enrollment. The scholarship will pay for all tuition and required textbooks. The Trustee Minority Scholarship will pay for tuition and required textbook as well. In order to be considered for the Trustee scholarship, students must complete a verification form with their high school guidance counselor.

SCC's Financial Aid Office also administers the Missouri Honor Scholarship, also known as the "A+" scholarship. The scholarship will pay for the difference between in-state and out-of-state tuition. Should the student have other scholarships, which must be applied toward tuition, fees and required textbooks, the Missouri Honors Scholarship will be applied until such time the total cost of tuition and required books have been met. In order to be considered for the A+ the student must be identified as having met the requirements by their high school guidance counselor. This identification may include a certification printed on the student's final high school transcript.

_Common forms used by SCC’s financial aid office_

*Financial Aid Information Form:*

This form collects information from the student concerning name, SNN, address, phone number, etc. This form is also used to identify students who have attended other colleges during the academic year, as well as those who are receiving tuition assistance or reimbursement from an employer.

*Verification Form:*

This form is utilized to collect all information required for verification purposes. SCC develops its own verification forms using the language required by the Department of Education.

*Low Income Clarification Form:*

This form is used to collect expense data from students who report an unusually low amount of income on the FAFSA.

*Special Conditions Form:*
Students are required to complete this form if he or she feels their status warrants a professional judgment by the Financial Aid Director or Officer.

Financial Aid Appeal Form and Academic Plan Worksheet:

Students who are on dismissal due to academic performance are required to complete this form in order to appeal the dismissal status. The link to this form is automatically sent to all those students who apply for aid, but are on a dismissal status.

**Student Rights and Responsibilities**

Poor academic performance and weak attendance can have an enormous impact on a student's financial aid eligibility.

**Attendance:**

SCC is not an institution that is required to take attendance. SCC reports attendance on one day for the purposes of the census/Pell lock date. For students taking any 16 week (full term) courses the Pell lock date is the 11th day of the courses (following the last day for 100% refund of the courses). For students taking coursework in a series modules, the Pell lock date for the course is consistent with the 100% refund date of the first modular course. Flex courses (or J-term) courses are not considered within the calculation of a census date.

A student cannot receive financial aid for course he or she did not attend. Therefore, SCC's Financial Aid Office will verify a student's attendance with his or her instructor. Attendance is reported as a single point to coincide with the student's census date. If a student does not attend, he or she will have their financial aid reduced and or eliminated. If a student is reported as never attending a course and he or she feels the report was made in error, it is the responsibility of the student to ensure that his her instructor provides notification to the Financial Aid Office that the student did in fact attend.

If a student unofficially withdrawals (stops attending without completing the official withdrawal process) he or she's last date of attendance may be verified with his or her instructors.

*Satisfactory Academic Progress (SAP):*

You must maintain satisfactory academic progress to continue receiving financial aid. Click [here](#) to review the SCC SAP policy.

**Distributing Aid to Students**

SCC Defines Disbursement as: The process through which FSA program funds are paid to a student (or parent for PLUS Loan funds).

Disbursements are made via a credit to a student's institutional account rather than a cash disbursement made directly to the student or parent (in the case of a PLUS loan).
For the purposes of disbursing federal grant and loan funds, SCC uses institutional funds to disburse Title IV funds to a student prior to the drawdown and receipt of Title IV funds.

SCC does not penalize Title IV recipients for nonpayment of fees due to financial aid regulations or delays attributable to the school (delay for 30 days the first disbursement for first-time borrowers). In order to insure that this policy is strictly monitored, students with pending aid (finalized aid that has not been transmitted) are removed from lists of potential registration purge or late fee assessment. This identification procedure is carried out through communication between the Financial Aid Director and the Business Office.

Authorization for disbursement of Title IV funds to an amount equal to any charges incurred in the Blackhawk Bookstore is received on the Financial Aid Information form. Additional written authorization must be provided by the student or parent in order to disburse Title IV funds by crediting the student's account to pay current institutional charges for educationally-related activities other than tuition, fees, and contracted room and board.

Pell eligible students are provided the opportunity to purchase books for a period beginning two weeks prior to the start of a payment period (or term) during the fall and spring. For all other terms, students are provided the opportunity to purchase books for a period beginning one week prior to the start of a student’s payment period. The Pell-eligible student’s ability to charge books against their student account is limited by the presumed credit balance generate by the Pell grant. This opportunity to purchase books at the college’s bookstore ceases when credit balance checks are disbursed to the students. A student may choose not to utilize this opportunity to purchase books. No additional forms are required to opt-out.

*Disbursing FWS Funds to Pay Minor Prior-Year Institutional Charges:*

SCC does not disburse aid to pay minor prior-year institutional charges. It is the responsibility of the student to pay all prior-year charges before enrolling in a subsequent term.

*Holding Excess Title IV Funds (Credit Balances):*

SCC does not hold excess Title IV Funds. There are no policies or procedure that allows a student or parent to authorize SCC to hold excess Title IV Funds beyond the required disbursement time frame noted within cash management regulations.

*Student & Parent Notifications:*

Student notification of Title IV disbursement occurs via a printed format sent directly to the student's or parent's preferred mailing address recorded in the Datatel system.

*Notification includes:*

- Eligibility for funds from Title IV programs.
- Title IV loan proceeds credited to the student's account, notification to the borrower of the disbursement date and amount, his or her right to cancel all or a portion of the loan, and the procedures for requesting cancellation.
- Offering a student (or PLUS borrower) any portion of a post-withdrawal disbursement not credited to the student's account, and notification to the student and PLUS borrower of the procedures for requesting the undisbursed funds.

Each of these notification examples are generated by SCC’s Financial Aid Office.

**Student Loan Information**

*Application Process*

The following process outlines the general steps taken to apply for a Direct loan:

1. Students must file a Financial Need Analysis. Student must use the Free Application for Federal Student Aid. Results of this need analysis must be received by the college before a loan application can be filed.
2. Go to www.scciowa.edu, and under “Current Students” locate the Financial Aid webpage by selecting the link called “Paying for College.” Select the Online Student Loan link to the left of the Financial Aid webpage. Begin thoroughly reading the information and select the link titled “I’ve Never Borrowed at SCC.” Complete each of the three outlined steps:
   - I. Loan Authorization Form
   - II. Master Promissory Note
   - III. Entrance Counseling
3. Financial Aid Officer determines from the cost of attendance, expected family contribution, enrollment status, and satisfactory academic progress standards on whether or not the student is eligible for a Direct Loan and what amount they can borrow.
4. The Financial Aid Officer enters the loan information on the ELLucian system which is transmitted electronically.
5. Loan funds will be disbursed as per the request of the Financial Aid Officer.
6. The normal processes will be performed by the Financial Aid and Business Offices to verify student eligibility. Once verified, the funds are applied to the student account.
7. Balance funds that are available after paying the student account will be mailed in accordance to federal regulation.
8. When the college’s Financial Aid Office is notified that a former student has fallen behind on their payments, a letter is sent by the college to the student, offering advice on solving the problem.
9. Students who are not making satisfactory progress or have withdrawn from classes prior to the loan disbursement date will have their loan funds returned.

*Terms of, the Schedules for, and the Necessity of Loan Repayment and Required Loan Exit Counseling*

When applying for a Direct loan or a Direct Plus loan, the student/parent must promise to pay to the order of the lender all loan amounts disbursed under the terms of the MPN, plus interest and other charges and fees that may become due as provided in the MPN. The student/parent must understand that multiple loans may be made under the MPN. The student/parent must understand that by accepting any disbursements issued at any time under the MPN, he/she agree to repay the loans. The student/parent understands that, within certain time frames, he/she may cancel or reduce the amount of any loan by refusing to accept or by returning all or a portion of any disbursement that is issued. Unless the student/parent makes interest payments, interest that accrues on his or her unsubsidized
Direct loans during in-school, grace, and deferment periods will be added as provided under the Act to the principal balance of such loans. If he/she does not make any payment on any loan made under the MPN when it is due, he/she will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. The student must not sign the MPN before reading the entire MPN, even if he/she is told not to read it, or told that he/she is not required to read it. The student/parent is entitled to an exact copy of this MPN and the Borrower's Rights and Responsibilities Statement. The student/parent signature certifies he/she have read, understand, and agree to the terms and conditions of the MPN, including the Borrower Certifications and Authorizations, the Notice About Subsequent Loans Made Under The MPN, and the Borrower's Rights and Responsibilities Statement.

The student/parent understands that all loans made under the MPN must be repaid. The repayment period for Direct loans begins the day after the 6-month grace period ends. The lender will notify the student/parent of the date the first payment is due. The student/parent must make payments on his or her loans even if he or she does not receive a bill or repayment notice. Billing information is sent to the student as a convenience, and he/she is obligated to make payments even if no notice in received. The student/parent will be given the opportunity to choose one of the following repayment plans (for the following repayment plans, the time limits shown do not include periods of deferment and forbearance):

**Standard Repayment Plan:**

Under this plan, the student will make fixed monthly payments and repay my loan in full within 10 years (not including periods of deferment or forbearance) from the date the loan entered repayment. Payments must be at least $50 a month and will be more, if necessary, to repay the loan within the required time period.

**Graduated Repayment Plan:**

Under this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. No single payment will be more than three times greater than any other payment.

**Extended Repayment Plan:**

Under this plan, the student will make monthly payments based on fixed annual or graduated repayment amounts over a period not to exceed 25 years. Payments must be at least $50 a month and will be more, if necessary, to repay the loan within the required time period. The student is only eligible for this plan if (i) at the time he/she obtained a loan under the MPN had no outstanding balance on a FFELP loan made before October 7, 1998, and (ii) has accumulated outstanding Direct loans exceeding $30,000.

**Income-Based Repayment Plan:**

If the student chooses this plan the required monthly payment will be based on his/her income during any period when he/she has a partial financial hardship. His/her monthly payment may be adjusted annually. The maximum repayment period under this plan may
exceed 10 years. If the student meets certain requirements over a specified period of time, he/she may qualify for cancellation of any outstanding balance of his/her loans.

*Income Contingent Repayment:*

If the student chooses this plan he/she may need to make lower Direct Loan payments that are tied to your income, but you do not qualify for IBR or Pay As You Earn. The payment is adjusted annually, based on annual income, family size, and Direct Loan debt. Payment will not exceed the lesser of: What you would pay on a 12-year standard repayment plan multiplied by a factor that is based on your income; or 20% of discretionary income. After 25 years of qualifying repayment, any unpaid amount will be forgiven.

*Pay as you Earn Repayment Plan:*

This plan usually has the lowest monthly payment of the repayment plans that are based on income. The payment amount may increase or decrease each year based on income and family size. To qualify for pay as you earn, you must have a partial financial hardship. A partial financial hardship is when the monthly amount required to pay on a eligible federal student loan under a 10-year standard repayment plan is higher than the monthly amount under pay as you earn.

*Repayment Examples:*

Examples of each loan repayment schedule can be accessed by visiting here. A student may enter his or her data based on their borrowing amount, and selected repayment plan.

*Loan Exit Counseling*

Within 30 days of leaving Southeastern the student is notified via US Postal Service Mail that he or she must complete exit counseling, which consists of the following:

1. Student is provided documentation from the Department of Education titled "Exit Counseling Guide".
2. Notification form SCC concerning how to access student loan exit counseling online, and how to access the National Student Loan Data System.

Exit material is mailed to each applicable student borrower and it is documented on the Datatel system.

*The Terms and Conditions Under Which Students Receiving Federal Education Loans may Obtain Deferments While Serving in the Peace Corps; Under the Domestic Volunteer Service Act; and as a Volunteer for a Tax-Exempt Organization of Demonstrated Effectiveness in the Field of Community Service:*

A complete list of Deferment forms is available here.

A summary of loan deferment options and conditions is located here.
Peace Corp Deferment

Get information on the Peace Corp and paying your federal student loan by clicking here.

Tax-Exempt Organization

The following conditions must be met in order to qualify:

1. You must be serving full-time in an organization that has a tax exemption under Section 501(c)(3) of the Internal Revenue Code of 1986.
2. You must assist low income people and their communities in eliminating poverty and poverty-related human, social, and environmental conditions.
3. You must not earn more than the federal minimum wage; however you may receive fringe benefits like those received by other employees of the organization.
4. You must not engage in religious instruction, proselytizing, fund raising to support religious activities, or conduct worship services as part of your duties.
5. You must have agreed to serve in the tax exempt organization for a period of at least one year.
6. You must complete a Tax Exempt deferment form and have it certified by an organization official.
   - Complete, sign and date your form
   - Include with your application the information described below:
     - Certified by an Authorized Official of the Volunteer Program (have the authorized official complete Section 4: "Authorized Official’s Certification" section of the deferment).

Institutional Code of Conduct for Education Loans

Code of conduct is located here.

Suspension of Eligibility for Drug-Related Offenses

A student who has been convicted of any offense under any Federal or State law involving the possession or sale of a controlled substance shall not be eligible to receive any grant, loan, or work assistance under federal law during the period beginning on the date of such conviction and ending after the interval specified in the following table:

If convicted of an offense involving the possession of a controlled substance, the ineligibility period is:

- First offense - 1 year
- Second offense - 2 years
- Third offense – Indefinite

The sale of a controlled substance, the ineligibility period is:

- First offense - 2 years
- Second offense – Indefinite
Rehabilitation

A student whose eligibility has been suspended may resume eligibility before the end of the ineligibility period if the student satisfactorily completes a drug rehabilitation program as determined by the U.S. Department of Education.